

REMARKS

Prosecution has been reopened with apparent approval of the Technology Center Director after a decision by the Board of Patent Appeals and Interferences reversing all rejections. MPEP 1214.04. An Office Action mailed on August 14, 2006 raises new §112 and prior-art rejections. The claims have been amended to recite aspects of the invention more particularly, thereby overcoming the §112 rejections. No new matter has been introduced by such amendments. The amendments to the claims have incorporated aspects of various dependent claims related to specific encryption and decryption implementations used in generating a request message transmitted to a financial institution. These limitations are not taught or suggested by the cited art.

Examination of the claims as amended is accordingly requested.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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